

Listing of Claims:

1. (Original) A process for comparing income, principle and expenses of an existing trust and a proposed trust, each trust having assets, the process comprising:
 - a. evaluating and classifying each asset in. the existing trust, and determining the allocation of assets;
 - b. determining the type of the existing trust;
 - c. selecting a period for which the comparison is desired;
 - d. determining the tax rates of the income beneficiaries;
 - e. determining or identifying the current trust fees;
 - f. selecting a constant rate of income and appreciation for each asset class;
 - g. selecting among constant rates, real rates and real rates in fabricated order for purposes of comparison;
 - h. selecting a proposed trust;
 - i. selecting each asset value, asset class and allocation of assets in the proposed trust;
 - j. selecting proposed trust fees;
 - k. selecting a payer of the proposed trust's capital gains;
 - l. selecting payout rate of the proposed trust;
 - m. selecting an averaging period for the proposed trust;
 - n. calculating gains or losses of each asset;
 - o. determining the total current year payout as a percent;
 - p. applying the payout % to the prior year-end balance to determine what the current year payout should be;
 - q. selecting a basis for comparison among possible outcomes of steps (g) and (1), holding other factors constant; and
 - r. generating a visual comparison.
2. (Original) A process of Claim 1 wherein the irate selected in step (g) is arbitrary.
3. (Original) A process of Claim 1 wherein the rate selected in step (g) is historical.
4. (Original) A process of Claim 1 wherein the rates selected in step (g) are historical, but structured in an arbitrary pattern.
5. (Original) A process of Claim 1 wherein the proposed trust is a Total Return Unitrust.

6. (Original) A process of Claim 1 further comprising selecting, on the basis of the visual comparison, between the existing and proposed trusts.

7. (Original) A process of Claim 6 wherein the proposed trust is selected and the process further comprises converting to the proposed trust.